

## Frequently Asked Questions about Health Insurance Marketplace Coverage Options

### Why Am I Receiving This Notice?

This notice provides you with instructions on how to access information about the Health Insurance Marketplace, which are health plans offered to you by either your state or the U.S. Department of Health and Human Services.

CommonSpirit Health is required to send the enclosed notice to every U.S. employee to comply with rules under the federal Patient Protection and Affordable Care Act (ACA).

### What Do I Need to Know?

As you know, you're currently **not eligible** to participate in the CommonSpirit Health group health plan. However, you may choose to obtain health coverage through the Marketplace. Depending on your household income, you may also be eligible for a tax credit and/or premium assistance to help reduce the cost of health coverage obtained through the Marketplace.

### What Do I Need to Do?

**You don't need to do anything**, unless you're interested in Marketplace coverage.

### What If I'm Interested in Marketplace Coverage?

- Go to **[www.healthcare.gov](http://www.healthcare.gov)** to review the plans available in your state.
- Keep the enclosed notice because it has information you'll need to enroll in Marketplace coverage.

**Questions?** Call (800) 318-2596 TTY: (855) 889-4325 or visit **[www.healthcare.gov](http://www.healthcare.gov)**.

***Keep this notice if you wish to enroll in one of the Marketplace options for 2025.***

# New Health Insurance Marketplace Coverage Options and Your Health Coverage

## General Information

When key parts of the health care law took effect in 2014, there was new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace options.

## Information About Health Coverage Offered by CommonSpirit Health

This section contains information about any health coverage offered by CommonSpirit Health.

As you know, you're currently **not eligible** to participate in the CommonSpirit Health group health plan. However, if you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

CommonSpirit Health Information		
<b>3. Employer Name</b> St. Joseph Home of Cincinnati	<b>4. Employer Identification Number (EIN)</b> 31-0536703	
<b>5. Employer Address</b> 10722 Wycarver RoadRd	<b>6. Employer Phone Number</b> (513) 764-0118	
<b>7. City</b> Cincinnati	<b>8. State</b> Ohio	<b>9. Zip Code</b> 45051
<b>10. Who can we contact about employee health coverage at this job?</b> Jason Urti		
<b>11. Phone Number</b> (513) 764-0118	<b>12. Email Address</b> jurti@stjosephhome.org	

Here is some basic information about health coverage offered by CommonSpirit Health:

As your employer, CommonSpirit Health offers a medical plan to:

- Employees who satisfy the applicable regularly scheduled hour requirement and waiting period.
- Dependents who meet the eligibility requirements of the CommonSpirit Health Medical Plan, including your spouse or your child under age 26.
- The CommonSpirit Health Medical Plan for CommonSpirit Health-affiliated employees meets the minimum value standard and the cost of this coverage to you is intended to be affordable, based on employee wages.

The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount. If you decide to shop for coverage in the Marketplace, [www.healthcare.gov](http://www.healthcare.gov) will guide you through the process.

For more information about the Marketplace coverage options, visit [www.healthcare.gov](http://www.healthcare.gov) or call (800) 318-2596. TTY users should call (855) 889-4325.